UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

STEWART LEGAL GROUP, P.L.

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Attorney for Creditor

In re:

Lorraine M. Kuhn Richard Kuhn

Debtors.

Chapter: 13

Case No.: 17-31259-MBK

by Clerk

Hearing Date: December 9, 2020

Order Filed on December 15, 2020

U.S. Bankruptcy Court

District of New Jersey

Judge Michael B. Kaplan

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 15, 2020

Honorable Michael B. Kaplan United States Bankruptcy Judge Debtor: Lorraine M. Kuhn and Richard Kuhn

Case No.: 17-31259-MBK

Caption of Order: CONSENT ORDER RESOLVING MOTION TO VACATE

AUTOMATIC STAY

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay ("Motion") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 ("Creditor"), whereas the post-petition arrearage amount was \$7,130.20 as of December 7, 2020, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **738 Croy Road, Brick, New Jersey 08724** ("Property") provided that the Debtor complies with the following:
 - a. On or before December 14, 2020, the Debtor shall make a lump sum payment in the amount of \$700.00 directly to Creditor;
 - b. On or before December 18, 2020, the Debtor shall file a modified plan providing for the curing and payment in full of the pre-petition arrearage, as well as the post-petition arrearage remaining after receipt of the lump sum, namely, \$6,430.20, as well as all other amounts due on the underlying loan;
 - c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the January 1, 2021 payment.
- All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.

3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Marc C. Capone Marc C. Capone, Esquire Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837 Counsel to Debtor /s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

Case 17-31259-MBK Doc 104 Filed 12/18/20 Entered 12/19/20 00:23:09 Description Description Description Page 4 of 5

United States Bankruptcy Court District of New Jersey

In re: Case No. 17-31259-MBK

Richard Kuhn Chapter 13

Lorraine M. Kuhn Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Dec 16, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2020:

Recipi ID Recipient Name and Address

db/jdb Richard Kuhn, Lorraine M. Kuhn, 738 Croy Rd, Brick, NJ 08724-1102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2020 at the address(es) listed below:

DCIOW

Name Email Address

Albert Russo

docs@russotrustee.com

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Brian C. Nicholas

on behalf of Loss Mitigation Specialized Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the

CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC, as servicer for The Bank of New York Mellon bk@stewartlegalgroup.com

Marc C Capone

on behalf of Joint Debtor Lorraine M. Kuhn ecf@gbclawgroup.com

mcapone@ecf.courtdrive.com; e4eaf5f23@maildrop.clio.com; mcapone@ecf.courtdrive.com; mcapone@ecf.courtdrive.com; gizzlmand and a constraint of the contract of the contract

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Entered 12/19/20 00:23:09 Page 5 of 5 Case 17-31259-MBK Doc 104 Filed 12/18/20 Desc Imaged Certificate of Notice

District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Dec 16, 2020 Form ID: pdf903 Total Noticed: 1

Marc C Capone

 $on behalf of Debtor Richard Kuhn ecf@gbclawgroup.com\\ mcapone@ecf.courtdrive.com; deafoff 23@maildrop.clio.com; mcapone@ecf.courtdrive.com; mcapone@gbclawgroup.com; jgillmander.com; deafoff 23.00 mcapone@ecf.courtdrive.com; deafoff 23.00$

n@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9